

**Information to identify the case:**

Debtor 1	<u>Amanda J. Ricci</u>	Social Security number or ITIN	<b>xxx-xx-3718</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-10070-TPA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Amanda J. Ricci  
fka Amanda J. Feick

5/23/18

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Amanda J. Ricci  
 Debtor

Case No. 18-10070-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: May 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2018.

db  
 14764785 +Amanda J. Ricci, 818 West 28th Street, Erie, PA 16508-3212  
 14764786 +ACL, PO Box 740631, Cincinnati, OH 45274-0631  
 14764786 +Aes/pheaa 2012 -1 Fr, PO Box 61047, Harrisburg, PA 17106-1047  
 14764792 +Deville Asset Management, 1132 Glade Rd, Colleyville, TX 76034-4227  
 14764793 +Erie Community Credit Union, 1129 State St, Erie, PA 16501-1911  
 14764795 +Fa - Lending Usa, PO Box 503430, San Diego, CA 92150-3430  
 14764796 +Frederic I. Weinberg, Esquire, 375 East Elm Street, Suite 210,  
 Conshohocken, PA 19428-1973  
 14764798 +Joel M. Flink, Esquire, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973  
 14764799 +KML Law Group PC, BNY Independence Center, Suite 500, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14764801 +OB/GYN Associates of Erie, 100 Peach Street, Erie, PA 16507-1423  
 14764804 +RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915-3019  
 14764803 +Randy L. Shapira, Esquire, 305 W 6th Street, Erie, PA 16507-1244  
 14764805 +Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001  
 14764808 +Weltman, Weinberg & Reis Co. L.P.A., 1400 Koppers Building, 436 7th Avenue,  
 Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: jmelaragno@iq7technology.com May 24 2018 01:41:14 John C. Melaragno, Trustee,  
 502 West 7th Street., Erie, PA 16502-1333

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 24 2018 01:40:27 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14764787 EDI: HNDA.COM May 24 2018 05:33:00 American Honda Finance, PO Box 168088,  
 Irving, TX 75016

14764788 +EDI: CINGMIDLAND.COM May 24 2018 05:33:00 AT& T Mobility, PO Box 6416,  
 Carol Stream, IL 60197-6416

14764789 +EDI: TSYS2.COM May 24 2018 05:33:00 Barclays Bank Delaware, 100 S West St,  
 Wilmington, DE 19801-5015

14764790 +EDI: CAPITALONE.COM May 24 2018 05:34:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

14764791 +EDI: CHASE.COM May 24 2018 05:34:00 Chase Card Services, Attn: Correspondence Dept,  
 PO Box 15298, Wilmington, DE 19850-5298

14764794 +E-mail/Text: csbankruptcy@eriewaterworks.org May 24 2018 01:41:02 Erie Water Works,  
 340 W Bayfront Parkway, Erie, PA 16507-2004

14764797 +EDI: HFC.COM May 24 2018 05:34:00 HSBC Bank USA, N.A., P.O. Box 2013,  
 Buffalo, NY 14240-2013

14764800 +E-mail/Text: BankruptcyNotices@lendingtree.com May 24 2018 01:41:20 LendingTree,  
 11115 Rushmore Drive, Charlotte, NC 28277-3442

14764802 +E-mail/Text: bankruptcyteam@quickenloans.com May 24 2018 01:40:52 Quicken Loans, Inc.,  
 1050 Woodward Ave, Detroit, MI 48226-1906

14764806 +E-mail/Text: BankruptcyNotice@upmc.edu May 24 2018 01:41:02 UPMC Hamot, 201 State Street,  
 Erie, PA 16550-0001

14764807 +E-mail/Text: rmcbknotices@wm.com May 24 2018 01:41:03 Waste Management,  
 1154 W 16th Street, Erie, PA 16502-1501

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
 aty\* +John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502-1333  
 14764810\* +ACL, PO Box 740631, Cincinnati, OH 45274-0631  
 14764812\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, PO Box 168088, Irving, TX 75016)  
 14764813\* +AT& T Mobility, PO Box 6416, Carol Stream, IL 60197-6416  
 14764811\* +Aes/pheaa 2012 -1 Fr, PO Box 61047, Harrisburg, PA 17106-1047  
 14764814\* +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
 14764815\* +Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14764816\* +Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298  
 14764817\* +Deville Asset Management, 1132 Glade Rd, Colleyville, TX 76034-4227  
 14764818\* +Erie Community Credit Union, 1129 State St, Erie, PA 16501-1911  
 14764819\* +Erie Water Works, 340 W Bayfront Parkway, Erie, PA 16507-2004  
 14764820\* +Fa - Lending Usa, PO Box 503430, San Diego, CA 92150-3430  
 14764821\* +Frederic I. Weinberg, Esquire, 375 East Elm Street, Suite 210,  
 Conshohocken, PA 19428-1973  
 14764822\* +HSBC Bank USA, N.A., P.O. Box 2013, Buffalo, NY 14240-2013  
 14764823\* +Joel M. Flink, Esquire, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973  
 14764824\* +KML Law Group PC, BNY Independence Center, Suite 500, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14764825\* +LendingTree, 11115 Rushmore Drive, Charlotte, NC 28277-3442  
 14764826\* +OB/GYN Associates of Erie, 100 Peach Street, Erie, PA 16507-1423  
 14764827\* +Quicken Loans, Inc., 1050 Woodward Ave, Detroit, MI 48226-1906  
 14764829\* +RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915-3019

District/off: 0315-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 27

Date Rcvd: May 23, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14764828\* +Randy L. Shapira, Esquire, 305 W 6th Street, Erie, PA 16507-1244  
14764830\* +Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001  
14764831\* +UPMC Hamot, 201 State Street, Erie, PA 16550-0001  
14764832\* +Waste Management, 1154 W 16th Street, Erie, PA 16502-1501  
14764833\* +Weltman, Weinberg & Reis Co. L.P.A., 1400 Koppers Building, 436 7th Avenue,  
Pittsburgh, PA 15219-1842

TOTALS: 1, \* 25, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 25, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
John C. Melaragno, Trustee on behalf of Trustee John C. Melaragno, Trustee johnm@mplegal.com,  
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com  
John C. Melaragno, Trustee johnm@mplegal.com,  
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Rebeka Seelinger on behalf of Debtor Amanda J. Ricci rebeka@seelingerlaw.com

TOTAL: 5